

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

CHAPTER 13 CASE

IN RE: OLGA D. PAREDES

CASE NO: 09-22261 RDD

Debtor.

EXHIBIT "C"

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April 7, 2009

PHH Mortgage Corp.
4001 Leadenhall Road
Mt. Laurel, NJ 08054
Attn: Mail Stop SV-01 (LOGS)

Shapiro & DiCaro, LLP
250 Mile Crossing Boulevard
Suite One
Rochester, NY 14624
Attn: Anne E. Miller-Hulbert

RE: OLGA D. PAREDES
551 WEST BROOK DRIVE, CORTLANDT MANOR, NY 10567
SSN: *-**-6072**
CASE NO.: 09-22261 ASH
FILING DATE: 2/25/09
ACCOUNT NO.: 0035219567

To Whom It May Concern:

Please treat this letter as a “**qualified written request**” under the Real Estate Settlement Procedures Act, 12 U.S.C. §2605 (e). This request is made on behalf of my client, **Olga D. Paredes**, based on her dispute of the amount alleged to be due and owing contained in the **PHH Mortgage Corp.** notice of default and/or proof of claim filed in **Olga D. Paredes’s** Chapter 13 bankruptcy. Specifically, I am requesting a breakdown of the following pre-bankruptcy and post-bankruptcy information:

1. The monthly principal and interest payment, and monthly escrow payment prior to **2/25/09**.
2. The monthly principal and interest payment, and monthly escrow payment subsequent to **2/25/09**.
3. The total unpaid principal, interest and escrow balances due and owing as of **2/25/09**.
4. For each payment received during the 18 months prior to **2/25/09**, indicate the amount of the payment, the date received, the date posted to the account, how the payment was applied or credited (indicating the portion, if any, applied or credited to principal, interest, escrow or suspense), and the month to which the payment was applied. If interest is calculated using a daily accrual method, indicate for each payment the number of days that lapsed from the prior payment application date.
5. The amount, payment date, purpose and recipient of all foreclosure expenses, late charges, NSF check charges, appraisal fees, property inspection/preservation fees, force placed insurance charges, legal fees, recoverable corporate advances, and.

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Page 2

other expenses or costs that have been charged and/or assessed to client mortgage account in the 18 months prior to **2/25/09**.

6. The amount, payment date, purpose, and recipient of all foreclosure expenses, late charges, NSF check charges, appraisal fees, property inspection/preservation fees, force placed insurance charges, legal fees, bankruptcy/proof of claim fees, recoverable corporate advances, and other expenses or costs that have been charged and/or assessed to **Olga D. Paredes** mortgage account subsequent to **2/25/09**.

7. The amount, payment date, purpose, and recipient of all escrow account items, including but not limited to taxes, water and sewer charges, and insurance premiums, charged and/or assessed to **Olga D. Paredes's** mortgage account in the 18 months prior to **2/25/09**.

8. A breakdown of the current escrow account payment showing how it was calculated and the reasons for any increase or decrease in the 18 months prior to **2/25/09**.

9. The balance in the escrow account as of **2/25/09**.

10. The balance in any suspense account as of **2/25/09** and the reason why such funds were deposited in said account.

11. The current interest rate on **Olga D. Paredes's** mortgage account.

To the extent that **PHH Mortgage** has charged to the **Olga D. Paredes's** mortgage account, subsequent to **2/25/09**, any appraisal fees, broker price opinion fees, property inspection/preservation, legal fees, bankruptcy/proof of claim fees, recoverable corporate advances, and other fees or costs that were not disclosed to **Olga D. Paredes** and approved by the bankruptcy court, **Olga D. Paredes** disputes such fees and costs and requests that the account be corrected to delete such fees and costs.

Finally, if you are not the current holder of the note and mortgage relating to **Olga D. Paredes's** mortgage account, please provide the name and address of said holder and indicate your relationship to this entity.

Thank you for taking the time to acknowledge and answer this request, as required by the Real Estate Settlement Procedures Act §2605(e).

Very truly yours,

DAVID B. SHAEV

DBS/MDL